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Patent Application  
Docket #20661/457



# ABSTRACT OF THE DISCLOSURE

The present invention relates to an electronic module used for secure transactions. More specifically, the electronic module is capable of passing information back and forth between a service provider's equipment via a secure, encrypted technique so that money and other valuable data can be securely passed electronically. The module is capable of being programmed, keeping track of real time, recording transactions for later review, and creating encryption key pairs.